

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Newark-Jersey City, NY-NJ-PA					
Less than 50 employees	35.8%	51.9%	77.6%	68.1%	52.8%
50 or more employees	95.4%	98.0%	75.1%	69.5%	52.2%
Total	47.1%	85.1%	75.5%	69.2%	52.3%
Los Angeles-Long Beach-Anaheim, CA					
Less than 50 employees	33.8%	54.6%	83.4%	75.0%	62.5%
50 or more employees	99.0%	99.7%	76.6%	69.9%	53.5%
Total	45.6%	87.6%	77.7%	70.8%	55.0%
Chicago-Naperville-Elgin, IL-IN-WI					
Less than 50 employees	27.1%	45.9%	86.3%	68.7%	59.3%
50 or more employees	98.3%	96.4%	75.0%	75.5%	56.7%
Total	42.6%	85.5%	76.3%	74.6%	57.0%
Dallas-Fort Worth-Arlington, TX					
Less than 50 employees	30.0%	47.0%	87.5%	68.7%	60.1%
50 or more employees	98.1%	96.9%	82.3%	76.6%	63.1%
Total	49.1%	86.7%	82.9%	75.7%	62.7%
Houston-The Woodlands-Sugar Land, TX					
Less than 50 employees	31.5%	45.7%	82.9%	75.9%	62.9%
50 or more employees	97.7%	95.3%	81.1%	74.5%	60.4%
Total	53.1%	84.5%	81.3%	74.6%	60.7%
Washington-Arlington-Alexandria, DC-VA-MD-WV					
Less than 50 employees	36.3%	61.2%	81.5%	68.3%	55.7%
50 or more employees	99.5%	98.2%	76.9%	71.9%	55.3%
Total	55.3%	89.2%	77.7%	71.3%	55.4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD					
Less than 50 employees	33.8%	53.4%	78.6%	68.8%	54.0%
50 or more employees	96.5%	97.8%	76.2%	72.6%	55.3%
Total	48.0%	85.5%	76.6%	71.9%	55.1%
Miami-Fort Lauderdale-West Palm Beach, FL					
Less than 50 employees	22.9%	41.9%	85.9%	82.4%	70.8%
50 or more employees	99.0%	99.2%	82.4%	74.6%	61.5%
Total	36.8%	84.8%	82.8%	75.6%	62.7%
Atlanta-Sandy Springs-Roswell, GA					
Less than 50 employees	23.9%	39.3%	85.7%	69.6%	59.7%
50 or more employees	96.5%	97.7%	78.3%	70.5%	55.2%
Total	46.0%	85.8%	79.0%	70.4%	55.6%
Boston-Cambridge-Newton, MA-NH					
Less than 50 employees	36.7%	59.3%	78.2%	67.0%	52.4%
50 or more employees	98.7%	97.6%	76.2%	70.1%	53.4%
Total	52.1%	88.9%	76.5%	69.6%	53.2%
San Francisco-Oakland-Hayward, CA					
Less than 50 employees	42.3%	56.4%	80.7%	76.6%	61.8%
50 or more employees	95.8%	98.3%	83.5%	73.0%	61.0%
Total	51.6%	84.5%	82.9%	73.8%	61.1%
Phoenix-Mesa-Scottsdale, AZ					
Less than 50 employees	27.3%	58.2%	84.1%	69.0%	58.1%
50 or more employees	97.9%	99.0%	77.2%	68.7%	53.1%
Total	47.9%	90.8%	78.1%	68.7%	53.7%
Riverside-San Bernardino-Ontario, CA					
Less than 50 employees	31.4%	39.4%	85.8%	67.6%	58.0%
50 or more employees	96.6%	98.2%	76.0%	66.7%	50.7%
Total	46.8%	85.6%	76.9%	66.8%	51.4%
Detroit-Warren-Dearborn, MI					
Less than 50 employees	26.8%	51.3%	67.6%	67.8%	45.9%
50 or more employees	100.0%	100.0%	78.3%	76.8%	60.1%
Total	47.3%	88.5%	76.8%	75.7%	58.2%

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA					
Less than 50 employees	33.2%	57.2%	80.7%	83.6%	67.5%
50 or more employees	99.8%	100.0%	78.5%	81.7%	64.2%
Total	51.2%	88.2%	78.9%	82.1%	64.8%
Minneapolis-St. Paul-Bloomington, MN-WI					
Less than 50 employees	29.6%	49.1%	79.3%	75.1%	59.5%
50 or more employees	95.8%	97.9%	80.3%	74.7%	60.0%
Total	48.2%	86.3%	80.2%	74.7%	59.9%
San Diego-Carlsbad, CA					
Less than 50 employees	24.6%	39.7%	79.5%	73.8%	58.7%
50 or more employees	90.5%	96.7%	80.5%	80.1%	64.5%
Total	37.1%	81.5%	80.4%	79.3%	63.7%
Tampa-St. Petersburg-Clearwater, FL					
Less than 50 employees	12.7% *	44.3%	88.5%	73.4%	64.9%
50 or more employees	99.7%	99.3%	67.2%	71.9%	48.4%
Total	45.9%	90.5%	68.9%	72.1%	49.7%
Denver-Aurora-Lakewood, CO					
Less than 50 employees	35.5%	51.3%	73.4%	80.4%	59.0%
50 or more employees	93.9%	97.3%	80.2%	75.8%	60.8%
Total	52.6%	85.3%	79.2%	76.5%	60.6%
St. Louis, MO-IL					
Less than 50 employees	40.4%	53.3%	82.5%	79.4%	65.5%
50 or more employees	94.9%	94.9%	76.7%	76.2%	58.4%
Total	55.2%	83.5%	77.7%	76.8%	59.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

* Figure does not meet standard of reliability or precision.

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Newark-Jersey City, NY-NJ-PA					
Less than 50 employees	2.57%	2.72%	2.45%	2.79%	2.67%
50 or more employees	1.27%	0.58%	1.97%	1.70%	1.86%
Total	2.15%	1.04%	1.68%	1.49%	1.60%
Los Angeles-Long Beach-Anaheim, CA					
Less than 50 employees	3.14%	3.40%	2.30%	2.78%	3.09%
50 or more employees	0.58%	0.29%	2.91%	2.45%	2.97%
Total	2.74%	1.40%	2.48%	2.10%	2.59%
Chicago-Naperville-Elgin, IL-IN-WI					
Less than 50 employees	3.78%	4.36%	3.34%	3.67%	3.73%
50 or more employees	0.85%	2.85%	2.87%	2.41%	3.35%
Total	3.13%	2.42%	2.58%	2.17%	3.00%
Dallas-Fort Worth-Arlington, TX					
Less than 50 employees	4.85%	5.15%	3.40%	4.46%	4.46%
50 or more employees	0.99%	2.07%	2.45%	3.27%	2.99%
Total	4.00%	2.19%	2.19%	2.93%	2.71%
Houston-The Woodlands-Sugar Land, TX					
Less than 50 employees	5.38%	5.54%	4.64%	4.84%	5.08%
50 or more employees	0.97%	1.93%	2.67%	2.34%	2.83%
Total	4.29%	2.26%	2.42%	2.14%	2.56%
Washington-Arlington-Alexandria, DC-VA-MD-WV					
Less than 50 employees	4.08%	3.84%	3.36%	2.93%	3.23%
50 or more employees	0.27%	1.55%	2.64%	1.63%	2.46%
Total	3.20%	1.62%	2.27%	1.45%	2.12%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD					
Less than 50 employees	3.94%	4.02%	2.88%	3.03%	3.15%
50 or more employees	1.32%	0.80%	2.93%	2.69%	2.84%
Total	3.39%	1.70%	2.49%	2.29%	2.41%
Miami-Fort Lauderdale-West Palm Beach, FL					
Less than 50 employees	4.61%	6.07%	3.42%	4.84%	4.84%
50 or more employees	0.96%	0.80%	3.31%	2.04%	3.57%
Total	4.27%	2.20%	2.93%	1.88%	3.20%
Atlanta-Sandy Springs-Roswell, GA					
Less than 50 employees	4.63%	5.01%	4.01%	4.24%	4.56%
50 or more employees	1.85%	1.29%	2.64%	3.20%	3.24%
Total	3.52%	1.71%	2.43%	2.90%	2.97%
Boston-Cambridge-Newton, MA-NH					
Less than 50 employees	4.87%	4.43%	4.26%	3.27%	4.03%
50 or more employees	0.81%	1.38%	2.73%	2.77%	3.24%
Total	3.91%	1.54%	2.40%	2.41%	2.82%
San Francisco-Oakland-Hayward, CA					
Less than 50 employees	5.30%	4.97%	3.76%	3.95%	4.17%
50 or more employees	2.25%	1.30%	3.10%	3.78%	3.81%
Total	4.58%	2.40%	2.56%	3.09%	3.11%
Phoenix-Mesa-Scottsdale, AZ					
Less than 50 employees	4.07%	4.61%	3.45%	3.81%	4.14%
50 or more employees	1.08%	0.70%	3.76%	2.97%	3.07%
Total	3.16%	1.30%	3.34%	2.61%	2.73%
Riverside-San Bernardino-Ontario, CA					
Less than 50 employees	7.34%	7.96%	5.45%	10.56%	9.57%
50 or more employees	2.07%	1.14%	4.02%	4.44%	4.63%
Total	6.24%	2.95%	3.66%	4.12%	4.27%
Detroit-Warren-Dearborn, MI					
Less than 50 employees	4.69%	6.66%	11.43%	4.82%	8.44%
50 or more employees	0.00%	0.00%	3.26%	2.59%	3.91%
Total	4.04%	1.79%	3.32%	2.39%	3.68%

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA					
Less than 50 employees	4.43%	4.74%	4.31%	3.75%	4.37%
50 or more employees	0.22%	0.02%	3.29%	2.06%	3.60%
Total	3.57%	1.54%	2.81%	1.80%	3.06%
Minneapolis-St. Paul-Bloomington, MN-WI					
Less than 50 employees	4.42%	4.86%	4.19%	2.98%	4.20%
50 or more employees	1.95%	1.17%	2.61%	2.81%	3.35%
Total	3.45%	1.62%	2.33%	2.47%	2.95%
San Diego-Carlsbad, CA					
Less than 50 employees	6.05%	7.11%	4.76%	6.54%	5.48%
50 or more employees	4.46%	1.96%	3.67%	3.17%	4.02%
Total	5.43%	3.30%	3.25%	2.93%	3.59%
Tampa-St. Petersburg-Clearwater, FL					
Less than 50 employees	5.16% *	12.04%	4.28%	9.58%	11.30%
50 or more employees	0.27%	0.69%	6.77%	5.75%	5.28%
Total	7.12%	2.52%	6.42%	5.26%	5.04%
Denver-Aurora-Lakewood, CO					
Less than 50 employees	5.70%	5.51%	5.00%	4.32%	5.78%
50 or more employees	2.60%	1.17%	3.19%	2.11%	2.99%
Total	4.41%	2.02%	2.81%	1.91%	2.68%
St. Louis, MO-IL					
Less than 50 employees	6.99%	7.17%	3.82%	7.39%	7.58%
50 or more employees	2.91%	3.60%	4.01%	3.83%	4.40%
Total	5.44%	3.28%	3.36%	3.40%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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